

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Bryan D Johnson
 Christy M Johnson
 Debtors

Case No. 13-12578-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 12

Date Rcvd: Jul 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2018.

db/jdb	+Bryan D Johnson, Christy M Johnson, 136 Barrett Rd, Willow Grove, PA 19090-3117
13291557	+Cappio & Gigliotti, LLP, 2000 Spring Garden Street, Suite 1F, Philadelphia, PA 19130-3895
14111440	Nationstar Mortgage LLC, P.O. BOX 619094, Dallas, TX 75261-9741
13117526	+Ocwen Loan Servicing, LLC, Attn: Bankruptcy Dept., 1100 Virginia Drive, Suite 175, Fort Washington, PA 19034-3278
14108296	+USAA Federal Savings Bank, c/o Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Jul 07 2018 01:32:48 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 07 2018 01:32:15 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 07 2018 01:32:43 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13003840	+EDI: GMACFS.COM Jul 07 2018 05:28:00 Ally Financial, PO Box 130424, Saint Paul, MN 55113-0004
13096708	+EDI: ACCE.COM Jul 07 2018 05:28:00 Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
13017031	EDI: DISCOVER.COM Jul 07 2018 05:28:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13105373	EDI: PRA.COM Jul 07 2018 05:28:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2018 at the address(es) listed below:

CHRISOVALANTE FLIAKOS on behalf of Creditor OCWEN LOAN SERVICING, LLC paeb@fedphe.com
 D. TROY SELLARS on behalf of Creditor OCWEN LOAN SERVICING, LLC D.Troy.Sellars@usdoj.gov
 DANIEL BRETT SULLIVAN on behalf of Creditor USAA Federal Savings Bank BNCmail@w-legal.com, DanS@w-legal.com
 DANIEL BRETT SULLIVAN on behalf of Creditor USAA Federal Savings Bank, N.A. BNCmail@w-legal.com, DanS@w-legal.com
 DAVID A. HUBER on behalf of Debtor Bryan D Johnson DAHESQECF@yahoo.com
 DAVID A. HUBER on behalf of Joint Debtor Christy M Johnson DAHESQECF@yahoo.com
 JEROME B. BLANK on behalf of Creditor OCWEN LOAN SERVICING, LLC paeb@fedphe.com
 KEVIN M. BUTTERY on behalf of Creditor USAA Federal Savings Bank bkyefile@rasflaw.com
 KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC, et al... pa-bk@logs.com
 MATTHEW GREGORY BRUSHWOOD on behalf of Creditor OCWEN LOAN SERVICING, LLC paeb@fedphe.com
 Michael P. Gigliotti on behalf of Joint Debtor Christy M Johnson gigliottimike2@gmail.com, cappioandgigliotti@gmail.com
 Michael P. Gigliotti on behalf of Debtor Bryan D Johnson gigliottimike2@gmail.com, cappioandgigliotti@gmail.com
 REBECCA ANN SOLARZ on behalf of Creditor USAA Federal Savings Bank bkgroup@kmllawgroup.com
 REBECCA H. VOLZ on behalf of Debtor Bryan D Johnson rvolz@maceybankruptcylaw.com
 REBECCA H. VOLZ on behalf of Joint Debtor Christy M Johnson rvolz@maceybankruptcylaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

REGINA COHEN on behalf of Creditor Ally Financial rcohen@lavin-law.com,
ksweeney@lavin-law.com
THOMAS YOUNG.HAE SONG on behalf of Creditor OCWEN LOAN SERVICING, LLC paeb@fedphe.com
United States Trustee USTPRegion03.PH. ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 20

Information to identify the case:

Debtor 1 **Bryan D Johnson**
First Name Middle Name Last Name

Debtor 2 **Christy M Johnson**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **13-12578-elf**

Social Security number or ITIN **xxx-xx-3364**
EIN **-----**

Social Security number or ITIN **xxx-xx-5711**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bryan D Johnson

Christy M Johnson

7/5/18

By the court:

Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.